

Federal Housing Administration (FHA) Appraiser Registration and Exam Frequently Asked Questions (FAQs)

1. Q. What is the FHA registration process for existing register appraisers and for new appraisers?

A. IF THE APPRAISER IS ALREADY ON THE FHA REGISTER:

Existing register appraisers must re-register by January 31, 2000 to remain eligible to perform FHA appraisals. Otherwise, they will be dropped from the register.

Re-registration includes:

1. Passing the national FHA Appraiser Exam
2. Completing Register Designation Application (**Form HUD-92563**), *including references*. (Form HUD-92563 is located on the HUD web-site at www.hudclips.org/subscriber/html/pdfforms/92563.pdf.)
3. Providing proof of license(s) and/or certification

Appraisers must send a copy of their exam results, application with original signature and a copy of their license(s) to HUD's **Real Estate Assessment Center (REAC)** at:

Department of Housing and Urban Development
Real Estate Assessment Center (REAC)
1280 Maryland Avenue, SW
Suite 800
Washington, DC 20024
Attn: Leonard Nowak or Peter Corroon

IF THE APPRAISER IS A NEW APPLICANT:

New appraisers not currently on the FHA register must register to become eligible to perform FHA appraisals. Otherwise, they will not be included on the register.

Appraisers must follow the re-registration procedures above and send a copy of their exam results, application with original signature and a copy of their license(s) to the **Homeownership Center (HOC)** servicing their geographic area.

The geographic areas serviced by each HOC are shown in the table below:

| HOC | States Serviced |
|----------------|---|
| Atlanta | Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee |

| HOC | States Serviced |
|---------------------|--|
| Denver | Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wisconsin, Wyoming |
| Philadelphia | Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia |
| Santa Ana | Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington |

The addresses for each HOC are listed below:

Atlanta HOC

Atlanta Homeownership Center
U.S. Department of HUD-FHA
Single Family Housing Division
Five Points Plaza
40 Marietta Street
Atlanta, Georgia 30303-2806
Phone: (888) 696-4687

Denver HOC

United States Department of HUD
Denver Homeownership Center
Wells Fargo Tower North
633 17th Street
Denver CO, 80202-3607
Phone: (800) 543-9378

Philadelphia HOC

Philadelphia Homeownership Center
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107 - 3389
Phone: (800) 440-8647

Santa Ana HOC

United States Department of HUD - FHA
Santa Ana Homeownership Center
1600 North Broadway
Suite 100
Santa Ana, CA 92706-3927
Phone: (888) 827-5605

2. Q. How should an appraiser prepare for the FHA Appraiser Exam?

A. Reading the entire Handbook 4150.2, the new Valuation Conditions (VC) Form and the Homebuyer Summary will prepare the appraiser for the FHA Appraiser Exam. In addition, 200 questions to study in preparation for taking the exam are located on the REAC web-site at www.hud.gov/reac/reasappr.html. Familiarity with Uniform Standards of Professional Appraisal Practice (USPAP) is assumed due to regular licensing requirements.

3. Q. Is there a list of approved training course providers for the FHA Appraiser Exam?

A. Industry groups, professional societies and trade organizations are prepared to provide FHA Appraiser Exam training courses. Contact the local chapter of your professional organization, if you subscribe to one, or the national organizations of the Appraisal Sponsors. The American Society of Appraisers (ASA), Appraisal Institute (AI), National Association of Independent Fee Appraisers (NAIFA) and National Association of Master Appraisers (NAMA) are some of the industry groups offering FHA courses. All the groups have web-sites and the AI offers a course "on line".

4. Q. Where do appraisers go to take the FHA Appraiser Exam?

A. Sylvan Prometric administers the test for HUD through multiple testing centers in each state. Appraisers can view testing center locations on the REAC web-site at www.hud.gov/reac/reasfappr.html and the Sylvan website at <https://www.2test.com/register/frameset.htm>, or call Sylvan at (800) 503-8991.

5. Q. How do appraisers register to take the FHA Appraiser Exam?

A. Sylvan Prometric's policy states that appraisers can register using a credit card (American Express, MasterCard or Visa) to take the exam by calling Sylvan Prometric at (800) 503-8991 or accessing the web-site at <https://www.2test.com/register/frameset.htm>. Sylvan also allows walk-ins based on space availability. The cost of the exam is \$49. Once registered, appraisers must cancel their testing appointments by 12:00 noon two days prior to the scheduled testing time.

6. Q: I am a handicapped appraiser and will need special accommodations to take the FHA exam. What do I need to do?

A: You will need to first contact HUD's Real Estate Assessment Center Technical Assistance Center at (888) 245-4860. You will need to provide proof of handicap condition (e.g., doctor letter), a description of the special accommodation needed for you to take the exam, and the test location. HUD will then review the request, and when approved, will provide you with a special telephone number at Sylvan to schedule your exam.

7. Q. What should appraisers bring with them to the Sylvan Technology Center to take the FHA Appraiser Exam?

A. Sylvan Prometric *requires* appraisers to bring two positive forms of identification, one bearing a photograph, both bearing signatures for exam admittance. Examples of acceptable forms of identification include: current driver's license, valid passport, military ID card and state identification card. Social Security cards are *not* considered acceptable forms of ID; however, credit cards are acceptable forms of secondary identification.

8. Q. How does an appraiser know that he/she is on the FHA register?

A. Appraisers can view the FHA register on HUD's web-site at www.hud.gov/lenders1.html under the Software/Databases/Online Processes section. Due to the heavy volume of appraisers registering and re-registering, the posting of new and updated information on the FHA register may be somewhat delayed. Note that HUD will not issue letters to individual appraisers notifying them that they have been placed on

the FHA register or that their license information has been updated (per Mortgagee Letter 99-28). [A copy of Mortgagee Letter 99-28 can be found on HUD's web-site at www.hudclips.org/cgi/index.cgi.]

9. Q. What should appraisers do if the Official Score Report contains incorrect information?

A. Appraiser should copy the Official Score Report, circle the error(s) in RED, attach a note explaining that this is a correction (per the appraiser/applicant) and mail to:

IF THE APPRAISER IS ALREADY ON THE FHA REGISTER:

Department of Housing and Urban Development
Real Estate Assessment Center (REAC)
1280 Maryland Avenue, SW
Suite 800
Washington, DC 20024
Attn: Leonard Nowak or Peter Corroon

IF THE APPRAISER IS A NEW APPLICANT:

To the Homeownership Center (HOC) servicing that geographic area. (See question 1 for addresses.)

10. Q. Will appraisers be issued CHUMS Identification Numbers as in the past?

A. Appraisers will **not** receive CHUMS Identification Numbers from HUD.

11. Q. How do lenders and underwriters know whether an appraiser is eligible to perform FHA appraisals?

A. HUD will continue to maintain the FHA register and will approve only those appraisers who have passed the exam and submitted the results with their application and license(s). Current register appraisers who have not successfully completed the exam by February 1, 2000 will be deleted from the register. Lenders can ascertain an appraiser's register status through the FHA Connection or the ECHO.

12. Q. How can an appraiser find out which components of the FHA Appraiser Exam showed his/her strengths and weaknesses?

A. The appraiser can only find out if he/she passed or failed the exam. A passing score is 70%.

13. Q. How many times will an appraiser need to take the FHA Appraiser Exam to remain FHA registered?

A. At this time, appraisers need to pass the exam one time. However, there is not a limit to the number of times an appraiser may take the exam before passing it. Please note that after 2 failures, candidates are required to wait one month before taking the next exam.

14. Q. What FHA register procedure should an appraiser follow if his/her license expires?

A. The appraiser must provide his/her local HOC with proof of renewed license(s). (See question 1 for addresses.) An expired license will cause the appraiser to be removed from the FHA register.

15. Q. If an appraiser has questions concerning the FHA Appraiser Exam and/or registration process, what are his/her resources?

A. Resources for exam and/or registration are listed in the table below.

| Information/Service | Resource |
|---------------------------------|---|
| FHA Appraiser Eligibility FAQs | • www.hud.gov/fha/sfh/buying/protect.html |
| FHA Appraisal Exam Fact Sheet | • www.hud.gov/reac/appraisal_exam_detail.pdf |
| Test Center Locations | • www.hud.gov/reac/reasfappr.html • https://www.2test.com/register/frameset.htm |
| FHA Appraiser Exam Registration | • Sylvan Prometrics at (800) 503-8991 • https://www.2test.com/register/frameset.htm |
| FHA Appraiser Exam Preparation | • Handbook 4150.2* • New VC Form* • Homebuyer Summary* • 200 exam questions at www.hud.gov/reac/reasfappr.html |
| Form HUD-92563 | • www.hudclips.org/subscriber/html/pdfforms/92563.pdf |
| FHA register | • www.hud.gov/lenders1.html |
| General | • Local Homeownership Center (HOC): – Atlanta (888-696-4687) – Philadelphia (800-440-8647) – Santa Ana (888-827-5605) – Denver (800-543-9378) • REAC Technical Assistance Center at (888) 245-4860 |

A copy of all resources marked with an “*” can be obtained at www.hudclips.org:80/cgi/index_cliphome.cgi.